


**Submission  
No 234**

## **INQUIRY INTO NSW WORKERS COMPENSATION SCHEME**

**Organisation:** Statewide Car Carriers

**Date received:** 17/05/2012

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# STATEWIDE

14<sup>th</sup> May, 2012

To whom it may concern,

I am writing to you basically to speak about the extraordinary costs of workers compensation. Headlining the fact of how much it costs compared to what you get back for employees and employers.

Speaking for my own company over the 22 years I have owned it, we have only had 2 minor injuries and one death (of my own husband) in 2000. I found I had no help, no advice, not anything, only that I should liquidate or close down my business and let the employees go on the dole. All I wanted was an extended period of time to pay the amount. This was my own personal and business turmoil. After my husband's death work cover made me pay \$120,000.00, calling it impact. Not understanding what this meant and still don't, nobody could explain it for me. I thought by paying this insurance it covered you. Like most insurance we all know you have to pay an excess, but \$120,000.00 for his death was apparently unexplainable even though workers compensation found no fault of the company or himself.

I pay at least \$43,000.00 P.A and 5 of those employees are in an office, yet still we have to pay the rate for drivers which at the moment I think is around 6.279%. Administration sits at around 0.585%. A big difference considering they are in such a safe environment. Workers compensation insurance gives no incentive and especially for those who have a pretty good record of safe working practices. With all the policies and procedures we have to follow these days to provide a safe working environment we feel it's still very unfair for companies who do all the right things. These procedures cost companies thousands of dollars to put in place and extra staff to maintain them. There should be discounts for companies on their workers compensation to give incentive for employers to keep making the work place safe for everyone. Where is the fair go for small businesses to expand and employ.

Regards

Susan Swain